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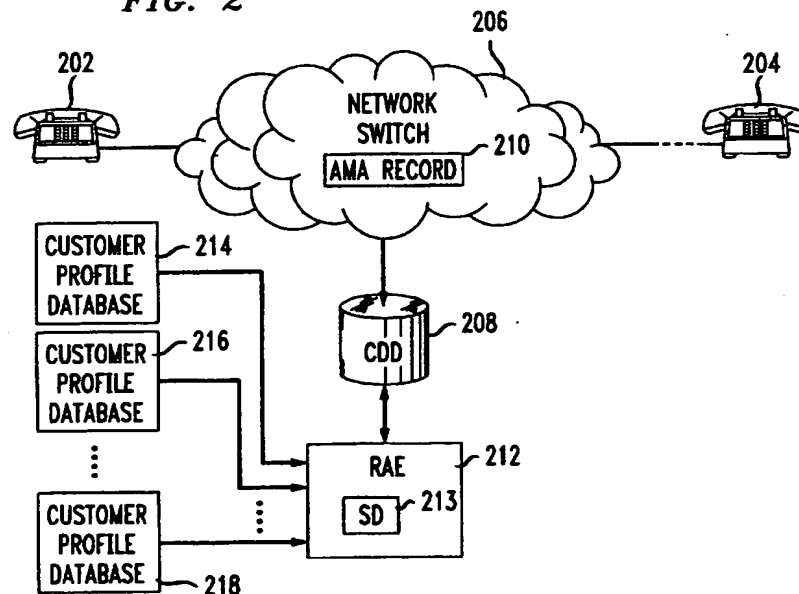
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(54) System and method for pricing telecommunication transactions

(57) A system for rating and billing telecommunication transactions in real-time. In a preferred embodiment, a Real-Time Analysis Engine (RAE) updates customers' bills in real-time by applying customer specific data to Automatic Message Accounting (AMA) records. In a typical update, a customer initiates a call that is routed through a telephone network switch. The switch generates an AMA record for the call, and the record is passed to the RAE where the call is rated. The

RAE then matches the rated call to the customer who initiated the call, locates that customer's billing data, and applies to the call any discounts to which the customer is entitled. After the call has been rated and discounted, or "priced", it may be added to the customer's other priced calls for the current billing period to generate a current bill for the customer.

FIG. 2



Description

Technical Field

This invention relates to communications networks, and more particularly to a system and method for pricing telecommunication transactions made over a communication network.

Background of the Invention

The use of automatic accounting systems to rate telephone calls is well known in the art of communication networks. In a typical automatic accounting system, when a call is first dialed, control equipment in the originating office determines whether the call is billable (i.e. not covered by a monthly rate). If the call is billable, an accounting record is created for the purpose of recording: the number of the calling telephone, the number of the receiving telephone, the time the call was answered, and the time the call was terminated. The information in the accounting record can then be used to "rate" the call.

Rating the call refers to the process by which the charge for the call is determined. It involves: (1) calculating the distance between the calling and called end offices; and (2) applying the appropriate rate - based on the calculated distance, the date on which the call was made, the time of day at which the call was made, and the call duration. Rating is not customer specific, and is conventionally performed in batch. It is to be distinguished from billing, which is customer specific. Furthermore, although billing is conventionally performed in batch, like rating, the batch times for billing and rating are usually different.

Billing is the process of aggregating a customers rated calls over a period of time to determine the customers bill for the period. Typically, the period is a month and the aggregation yields the customer's monthly phone bill. An architecture currently used for generating customer bills is shown in Fig. 1.

Referring to Fig. 1, there is shown a calling telephone 102, a called telephone 104, a telephone network switch 106 and a Call Detail Database (CDD) 108. An Automatic Message Accounting (AMA) record, represented by a block 110, is also shown. As indicated by the figure, a billable call may be initiated at telephone 102 and routed through switch 106, e.g., an American Telephone & Telegraph Co., Inc. (AT&T) 4ESS® switch, to telephone 104. The switch generates AMA record 110, which includes the information necessary to rate the call. The AMA record is passed to the CDD where it is stored until the end of the customers billing period. At the end of the billing period, AMA record 110 and all other AMA records generated for the customer are retrieved from the CDD and used to calculate the customer's bill.

One way to generate a customer bill is to simply compute a charge for each AMA record stored in the

CDD and then aggregate the charges. However, generating a bill usually involves more than a straight forward aggregation. Modifications to the aggregate may be necessary. Typically, modifications to the aggregate are necessary because of the imprecise rating system of applying a general rate to each call, without taking into consideration whether a customer subscribes to a billing service or plan. For example, customers who subscribe to plans, such as AT&T's True USA®, may be entitled to discounts on some or all of their calls; however a general rate, that does not account for the plan(s), is applied to all of the customer's ratable calls. Accordingly, at the end of the billing period modifications must be made to the customer's aggregate bill to reflect the appropriate discount(s). After the bill is modified to reflect the discount(s), it is sent to the customer for payment.

Summary of the Invention

It has been recognized that, since the present rating systems cannot provide rating records that incorporate the modifications necessary to reflect a particular billing plan, such procedures are necessarily postponed until the end of the billing period. As such, certain types of billing options cannot be implemented. However, in the competitive telecommunication service market, it is advantageous for a service provider to offer as many billing alternatives as possible. Therefore, in accordance with the present invention, a system has been realized that is capable of processing incoming accounting records on a real-time basis so as to reflect the billing services to which a particular customer may subscribe.

In a preferred embodiment of the invention, a Real-Time Analysis Engine (RAE) updates customers' bills in real-time by applying customer specific data to accounting records. In a typical update, a customer initiates a call that is routed through an originating telephone network switch. The switch generates an accounting record for the call, and the record is passed to the RAE where the call is rated. The RAE then matches the rated call to a customer, locates that customer's billing data, and applies any customer specific discounts to the rated call. The process of rating and discounting a call is referred to as "pricing the call", and the result of the pricing process is referred to as a "priced call value". Once a priced call value is generated for the customer's call, it may be added to other priced call values for the customer to produce a current bill for the customer. Since the server performs call pricing in real-time, the customer's current bill may be kept up to date on a real-time basis. Preferably, the customer's current bill is saved in a Summary Database (SD) within the RAE, and the priced call values are saved in the CDD.

Brief Description of the Drawings

Fig. 1 is a block diagram of a prior telephone call

billing system.

Fig. 2 is a block diagram of a telephone call billing system in accordance with a preferred embodiment of the present invention.

Fig. 3 is a block diagram of an alternative telephone call billing system in accordance with the present invention.

Fig. 4 is a block diagram of a second alternative telephone call billing system in accordance with the present invention.

Fig. 5 is a flowchart depicting the steps involved generating real-time call prices and real-time customer balances according to the present invention.

Fig. 6 is a block diagram of a telephone call billing system according to the present invention, in which calls may be routed based on real-time pricing information.

Fig. 7 is a block diagram of an alternative telephone call billing system according to the present invention, in which calls may be routed based on real-time pricing information.

Fig. 8 is a block diagram of a second alternative telephone call billing system according to the present invention, in which calls may be routed based on real-time pricing information.

Detailed Description

Referring to Fig. 2, there is shown a block diagram of a telephone system in accordance with a preferred embodiment of the present invention. As can be seen from the figure, a call may be initiated at a first telephone 202 and directed to a second telephone 204. The call is routed through a network switch 206 that generates an AMA record 210 for the call and passes the AMA record to a CDD 208. It should be noted here that there are an abundance of protocols and transmission media that may be used for passing the data from the switch to the CDD. For example, suitable protocols include the well known File Transfer Protocol (FTP) and Transmission Control Protocol/Internet Protocol; and suitable transmission media include twisted shielded pair wires, fiber optic lines, coaxial cable, and wireless links. Moreover, these protocols and media are suitable for use in all data transfers and queries hereinafter described.

In any event, once the AMA record has been passed to the CDD, it is available for use in pricing the call. To this end, the AMA record is passed to a Real-Time Analysis Engine (RAE) 212, which may be a general purpose computer capable of running the software necessary to implement the invention. The RAE applies any customer specific billing parameters to the AMA record to produce a processed AMA record. It then passes both the AMA record and the processed AMA record back to the CDD for storage. A method for passing the data back to the CDD is disclosed in co-pending, commonly assigned, US Patent Application Serial No.: 08/607,983 - entitled "Compression and Buffering of a Stream with Data Extraction Requirements" - which

application is incorporated herein by reference.

The RAE performs its functions the instant the switch passes the AMA record to the CDD (i.e. it performs call pricing in real-time). In order to achieve real-time processing of AMA records the invention must overcome two primary obstacles. First, the customer specific data is fragmented across multiple business units, with no cohesive notion of an integrated customer profile. This situation is depicted in Fig. 2, which shows several customer profile databases 214, 216 and 218. As shown in the figure, the invention overcomes this obstacle through the use of an integrated customer profile database located within the RAE. Software tools update the integrated customer profile database in response to updates of the individual customer profiles 214, 216 and 218 so that the integrated database always contains current information on all customers.

The second obstacle to performing real-time pricing of telephone calls is the sheer volume of customer and telephone call data. The volume makes it difficult to store, rate, and query call data in real-time. To surmount this obstacle the invention accumulates summary information as each individual call (AMA) record is received and rated in real-time. It is generally desirable for a telephone network to maintain a customer's current bill. Thus, one type of accumulated summary information may be current bills for each network customer. Nevertheless, it may be useful to accumulate other types of summary information for particular customers. The nature of the accumulated summary information for a particular customer depends upon the services subscribed to by that customer. For example, a customer may subscribe to a plan in which calls made during the hours between 5:00pm and 9:00am receive a 10% discount; in which case it is useful to maintain a summary field containing the number of minutes of calls that the customer has made during the discount period.

It may also be useful to accumulate summary information across customers. For example, it may be desirable for marketing purposes to know customers' total expenditure on a particular plan for a given billing period. In such a case, the prices of all calls made under the subject plan, regardless of the customer, may be aggregated for the given billing period to provide a current total expenditure on the plan.

In any case, the summary information is stored in a Summary Database (SD) 213 that is located within the RAE. Thus, in the preferred embodiment, AMA records and processed AMA records are stored in the CDD, while summary information is stored in the SD. Nevertheless, it should be noted that many alternative storage schemes may be employed without departing from the spirit of the invention. For example, in one alternative scheme, AMA records are stored in the CDD, summary information are stored in the SD, and processed AMA records are stored in both the CDD and SD.

There are many applications in which the priced call data provided by the present invention may be used. These include those situations in which a person rents

telephone equipment or services and must pay for the usage of the equipment or service at the end of the rental period. The present invention allows the rental company to bill for usage without adding any hardware or software in the rental equipment. All that is required is that the rental company be given access to the data provided by the present invention. One way to provide such access is by allowing the rental company to query the SD, and/or CDD, directly through a network connection.

An example of a rental application for the present invention involves including cellular phones in rental cars. The rental car company can bill for inclusion of the cellular phone based on the renter's usage. This is done by resetting the cellular phone account at the time of rental and placing a query to the network servicing the phone at the time of return. The cellular phone account balance - kept current in accordance with the present invention - is simply added to the rental customer's bill. As an option, the rental customer can be provided with a detailed bill that includes the price of each call made during the rental period.

Referring now to Fig. 3, there is shown an alternative preferred embodiment of a telephone system in accordance with the present invention. As shown in the figure, a call may be initiated at a first telephone 302 and directed to a second telephone 304. The call is routed by a network switch 306, which generates an AMA record 310 for the call. The AMA record is passed to a RAE 312 which applies customer specific parameters to the AMA record to produce a processed AMA record. The AMA record and processed AMA record are then passed to a CDD 308 for storage.

Like the RAE of Fig. 2, the RAE of Fig. 3 includes a SD 313. The RAE of Fig. 3 also includes an integrated customer profile - although, it should be noted that for simplicity of presentation the individual customer profile databases are not shown in Fig. 3, nor in the figures that follow. Also, like the RAE of Fig. 2, the RAE of Fig. 3 accumulates summary information as each individual call record is received and rated in real-time, the summary information being stored in the SD 313. As in the prior described embodiment, alternative schemes may be employed for the storage of the AMA records, processed AMA records, and summary information.

Fig. 4 shows another preferred embodiment of a telephone system in accordance with the present invention. In the Figure 4 embodiment, as in the previous embodiments, a call initiated at a first telephone 402 may be directed to a second telephone 404 through a network switch 406, which generates an AMA record 410. However, in the Fig. 4 embodiment the AMA record is passed to a Rating Complex (RC) 412. The RC is a unit which performs the functions of the CDD and RAE, and may therefore be characterized as a combined CDD and RAE. As shown in the figure, the RC may include a SD 413 for storing the summary information separately from the AMA records and processed AMA records. As in the prior described embodiments, alter-

native schemes may be employed for the storage of the AMA records, processed AMA records, and summary information.

It should be noted that although all three embodiments discussed above depict a call as being initiated from a first telephone and directed to a second telephone, it is possible that calls may be initiated by, and directed to, many different types of communication devices. For example, a call may be initiated by a fax machine and directed to a personal computer. Moreover, a call may be initiated by a single communication device and directed to multiple communication devices. For example, a call may be initiated by a fax machine and directed to multiple independent personal computers. For purposes of this description, each instance of a single initiating call being directed to a different terminating device will be considered an independent call.

Fig. 5 shows, in flowchart form, a procedure that a RAE may use to perform real-time processing of AMA records for a customer and maintain a current bill for the customer. In the following description of the flowchart references will be made to the embodiment shown in Fig. 2.

Upon receiving an AMA record from CDD 208, the first step RAE 212 takes is to rate the call (step 302). It must then match the rated call to the customer (step 304) so that customer specific parameters can be applied to the call. Several well known techniques can be used to match the rated call to the customer. One such technique uses Automatic Number Identification (ANI). In an ANI system, the number of the telephone station from which a call is initiated is determined and used to identify the party who initiated the call. Accordingly, in the Fig. 2 embodiment, the number of telephone 202 may be determined and passed to the RAE along with the AMA record. The RAE may then cross-reference the number to the customer profile containing the customer specific data to be used for the current call. Once the appropriate profile has been determined, the RAE applies the customer specific data to the rated call to produce a priced call value (step 306). The priced call value may be added to the customer's previous balance to create a new balance, or "current bill" (step 308). Finally, the priced call value (processed AMA record) is stored in the CDD, and the current bill (summary information) is stored in the SD (step 312). As described in relation to Fig. 2, an alternative scheme is to store both the priced call value and current bill - collectively termed "the priced call data" - in the SD; in which case, step 312 would involve storing the priced call value and the current bill in the SD.

As an optional step in the procedure of Fig. 5, the RAE may adjust charges for old calls to reflect certain types of billing plans (step 310). For example, a customer may subscribe to a plan in which the customer receives a conditional 10% discount on all calls, the condition being that the customer exceed \$100.00 in total charges for a given billing period. In such a scenario, calls will initially be billed at the full rate, until such

time that the customer reaches \$100.00 in total charges. Thus, if the customer does reach \$100.00 before the end of the billing period, not only will successive calls need to be discounted by 10%, but all previous calls will need to be discounted by 10%. This requires that prices generated for the previous calls be retroactively adjusted.

The priced call data provided through the RAE may be used as a basis for making call routing decisions. An embodiment capable of performing this function is shown in Fig. 6. Fig. 6 is the same as Fig. 2 with two exceptions: (1) the omission of the individual customer profile databases, and (2) the addition of a datalink 614. As shown in the figure, a call may be initiated at a telephone 602 and routed to a telephone 604 through a network switch 606. The switch generates an AMA record 610 that is passed to a CDD 608, and then on to an RAE 612 for processing. As described above, the RAE may use the AMA records to generate priced call data in the form of priced call values and current bills. This priced call data may be stored in SD 613.

As part of the process of routing a call, switch 606 may query the RAE for some or all of the priced call data via datalink 614. In this manner, the data returned in response to the query may be used by the network and/or customer in deciding how the call should be routed. A method that may be used to query the RAE is disclosed in co-pending, commonly assigned, US Patent Application Serial No.: 08/446,170 - entitled "Method for Querying Incrementally Maintained Databases" - which application is incorporated herein by reference. An illustrative scenario in which a call is routed based on priced call data is described below, with reference to Fig. 6.

As part of a rental car agreement a customer is provided with a cellular phone. The customer is not to be billed for the cellular phone based on usage, however, the customer is not to exceed a predetermined usage allowance during the rental period. The amount of usage allowance expended by the customer is maintained as summary information by the RAE. When the customer initiates a call from the cellular phone (represented by telephone 602) switch 606, which may be the originating office switch, queries the RAE via datalink 614 to determine whether or not the customer has enough allowance remaining to complete the call to the desired terminating station (represented by telephone 604). If the customer does not have sufficient allowance remaining, switch 606 does not route the call to telephone 604, but rather takes some alternative action, such as allowing the customer to dial an alternative number. As an added feature, the network may initiate an announcement to the customer via a voice response unit, informing the customer that he does not have sufficient allowance to cover the desired call and that the customer may dial an alternative number.

Many variations are possible in the above-described rental scenario. For instance, upon the initiation of a call by the rental customer, a query may be

generated, and an indication that the customer has exceeded his allowance may be returned. However, rather than simply preventing the customer from making the call, the customer may be notified that he has exceeded his balance and may be given the option to continue at an additional cost.

In addition, there are many possible alternative embodiments of the Fig. 6 system, each of which are capable of using real-time priced call data to route calls. One such alternative embodiment is realized by making a small modification to the embodiment shown in Fig. 6. Instead of providing a datalink from the switch to the RAE, a two-way data/ink 616 may be provided between the switch and the CDD. Thus, queries from the switch may be made directly to the CDD, and the CDD can pass the desired data back to the switch. Of course, in such an embodiment it is necessary that the desired data be present in the CDD. In this regard, the system may be set up so that the RAE passes all possible desired data, e.g., current bills, back to the CDD when it performs its real-time pricing calculations.

Further embodiments capable of using the real-time pricing data are shown in figures 7 and 8. Figures 7 and 8 are analogous to figures 3 and 4, respectively. Fig. 7 shows telephones 702 and 704, network switch 706, AMA record 710, RAE 712 (including SD 713) and CDD 708. Fig. 7 also shows a two-way connection 714 between the switch and RAE, and a two-way connection 716 between the RAE and the CDD. These connections facilitate the querying of the RAE as part of the call routing process. In particular, two-way connection 714 allows the RAE to pass to the switch information which has been requested by the switch as part of a query. Two-way connection 716 allows for the transfer of information from the CDD to the RAE in the event that information requested by the switch is stored in the CDD and is not immediately available at the RAE; in which case the RAE may query the CDD for the information and then pass it on to the switch.

Fig. 8 shows telephones 802 and 804, network switch 806, AMA record 810 and RC 812 (including SD 813). Fig. 8 also shows a two-way connection 814 between the switch and the RC. The two-way connection allows the RC to answer queries that are generated by the switch as part of the routing process.

Claims

1. A method for pricing a call made over a network by a customer of the network; wherein the amount that the customer is to be billed for the call is determined in real-time from customer specific data known to the network, the method comprising the steps of:

- (a) generating a record that describes the call;
- (b) receiving said record at a Real-Time Analysis Engine; and
- (c) using said record and the customer specific data to determine a priced call value for the

call.

2. The method according to claim 1, wherein said priced call value incorporates one or more discounts to which the customer is entitled. 5
3. The method according to claim 1, further comprising the step of:

 updating the customers current bill by adding said priced call value to the customer's balance. 10
4. The method according to claim 3, wherein said priced call value incorporates one or more discounts to which the customer is entitled. 15
5. A system for pricing a call made over a network by a customer of the network; wherein the amount that the customer is to be billed for the call is determined in real-time from customer specific data known to the network, the system comprising:

 (a) means for generating a record that describes the call; and 25
 (b) means for (1) receiving said record, and (2) using said record and the customer specific data to determine a priced call value for the call. 30
6. The system according to claim 5, wherein said priced call value incorporates one or more discounts to which the customer is entitled. 35
7. The system according to claim 5, further comprising:

 means for updating the customer's current bill by adding said price to the customer's balance. 40
8. The system according to claim 7, wherein said priced call value incorporates one or more discounts to which the customer is entitled. 45

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FIG. 1

PRIOR ART

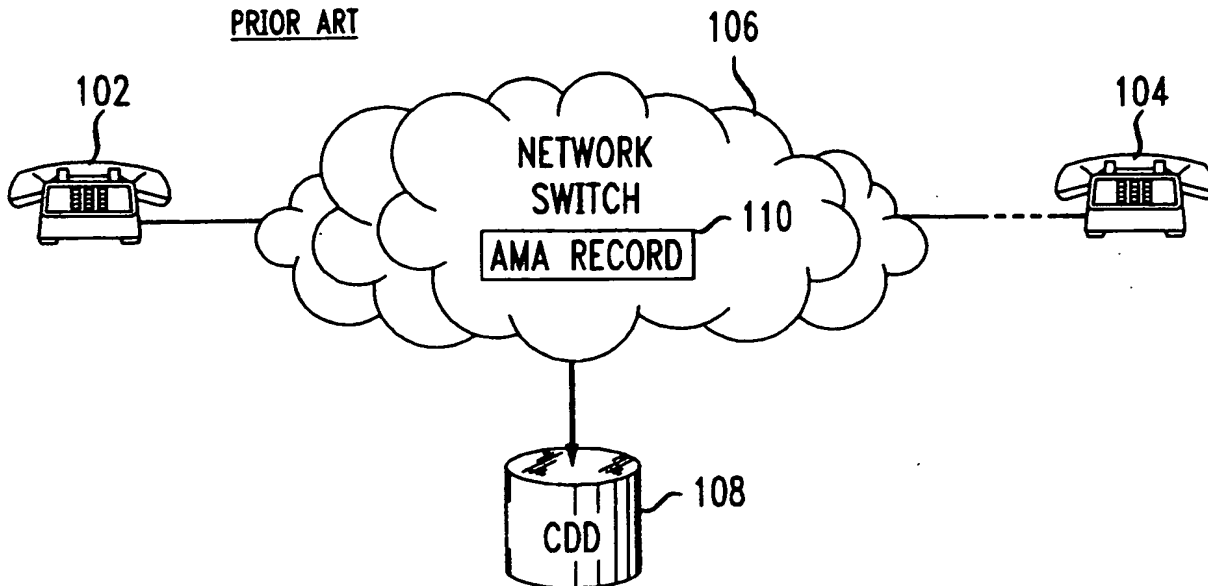


FIG. 2

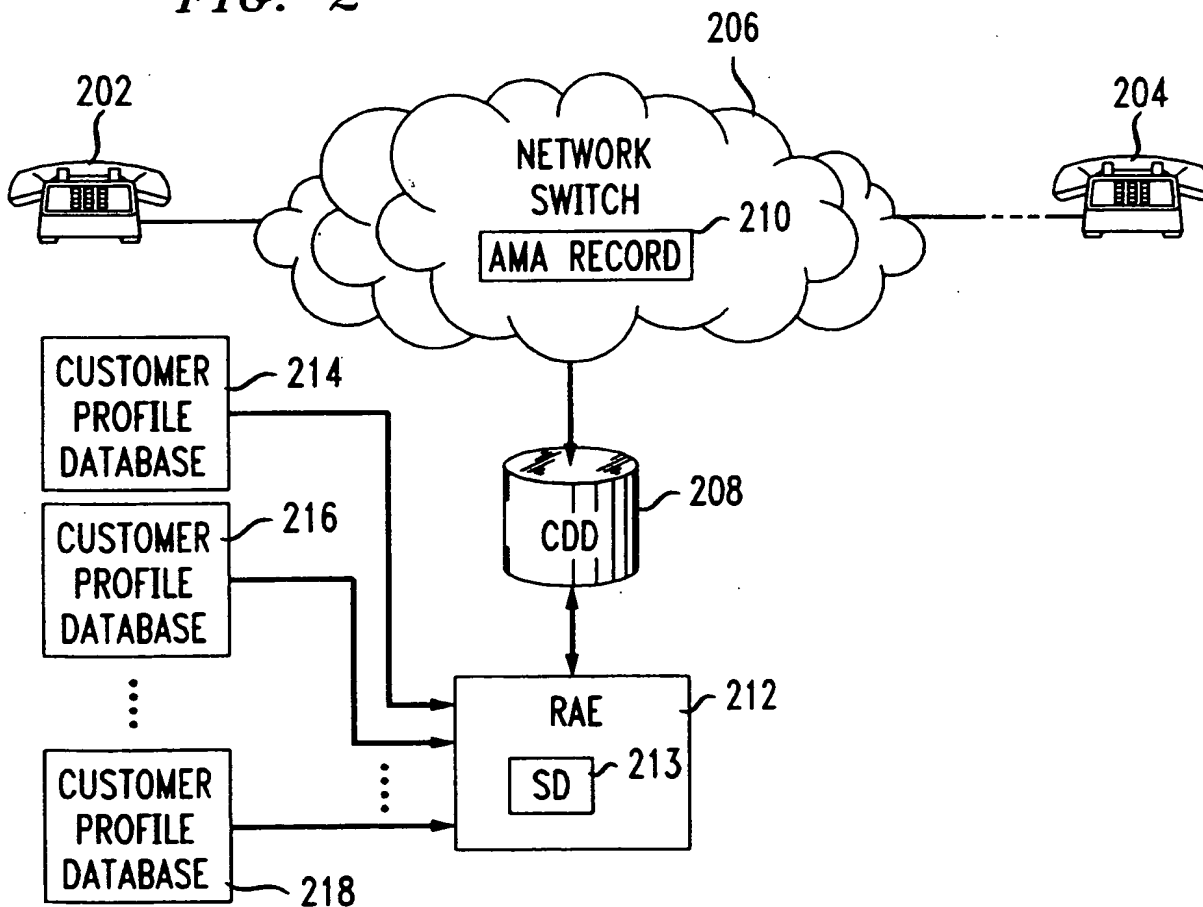


FIG. 3

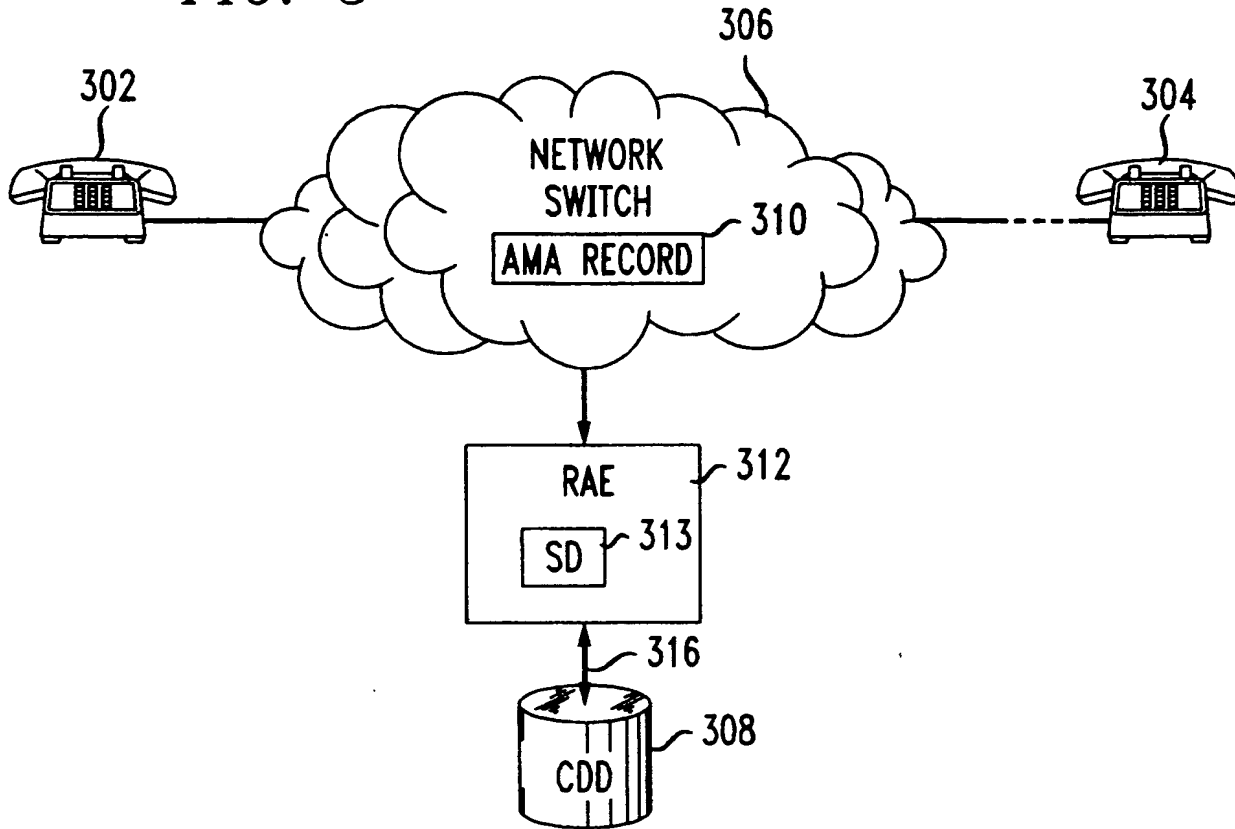


FIG. 4

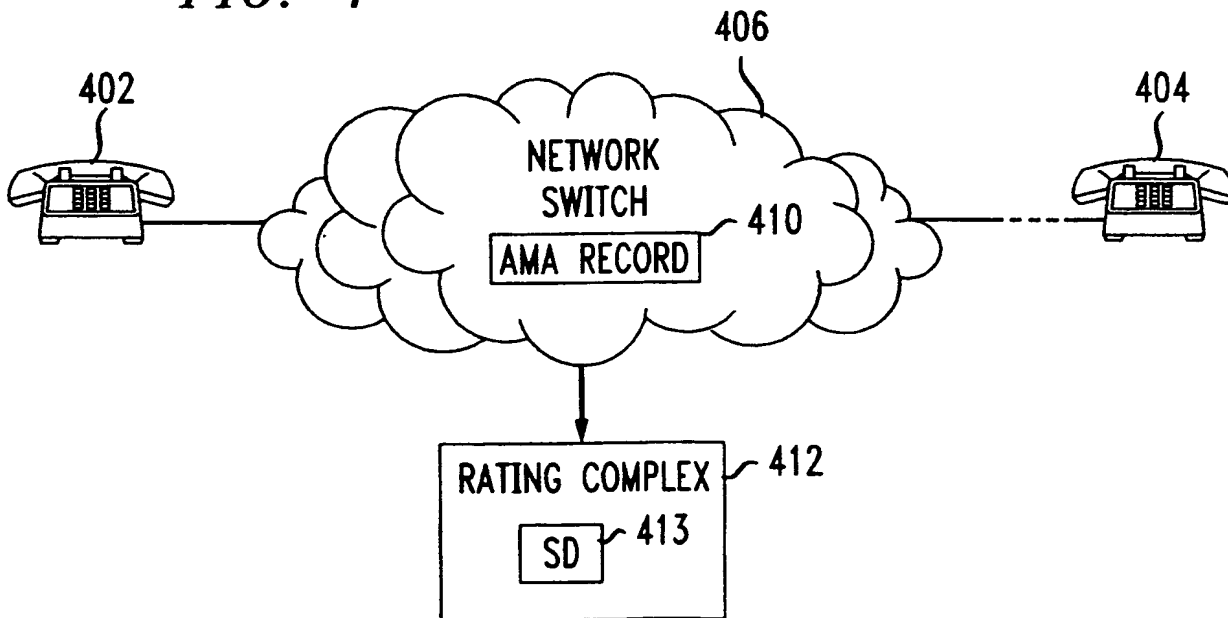


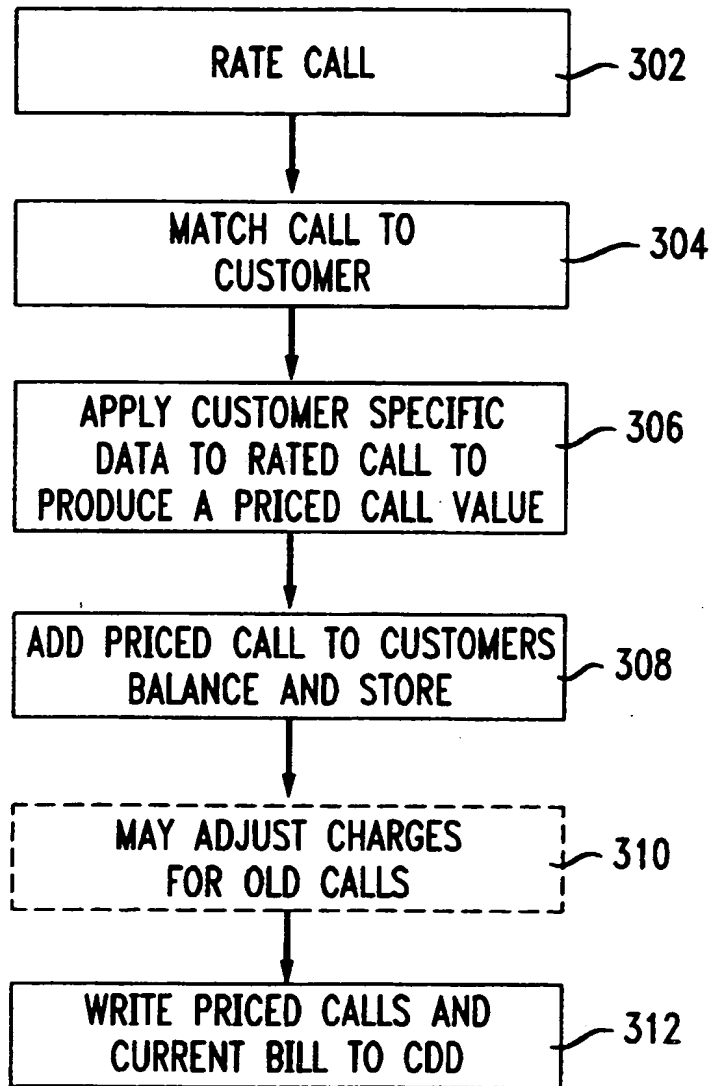
FIG. 5

FIG. 6

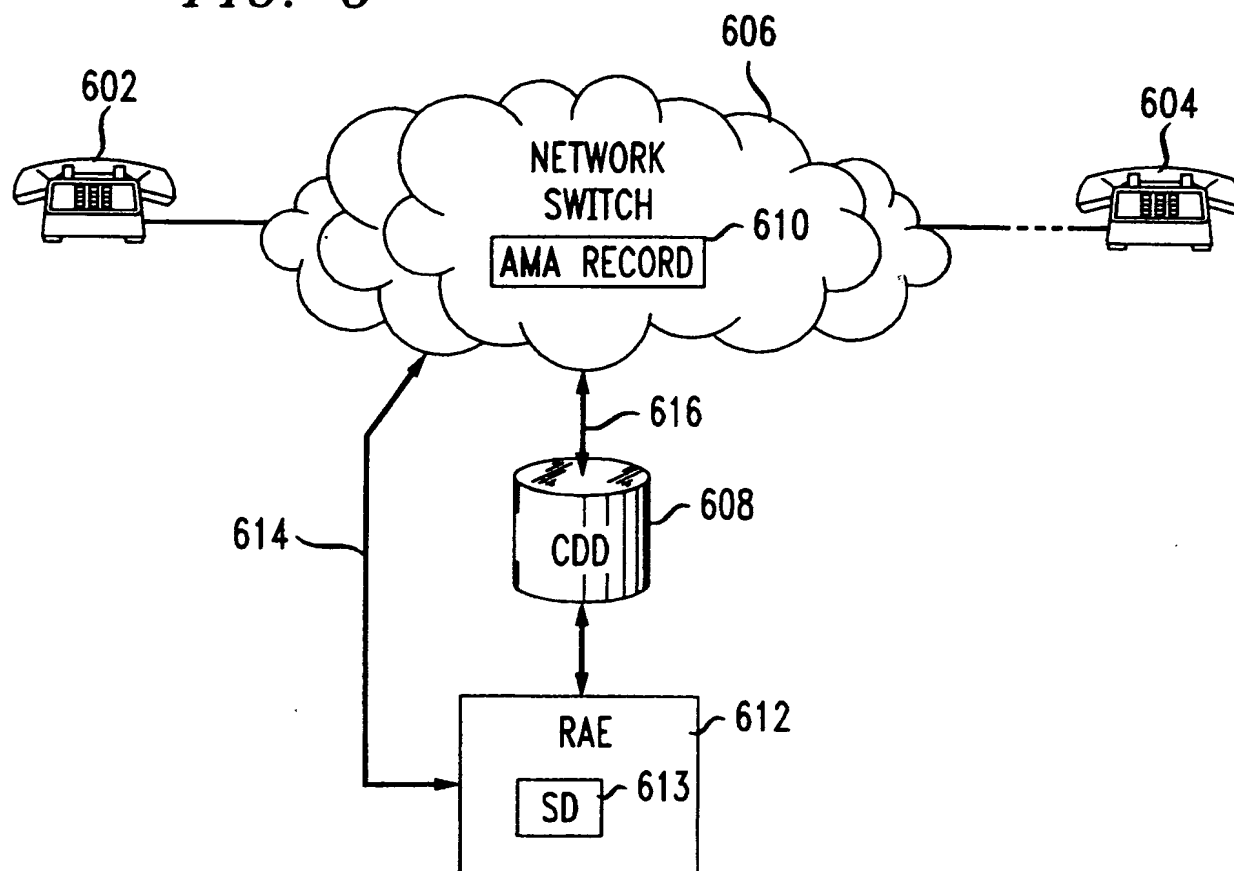


FIG. 7

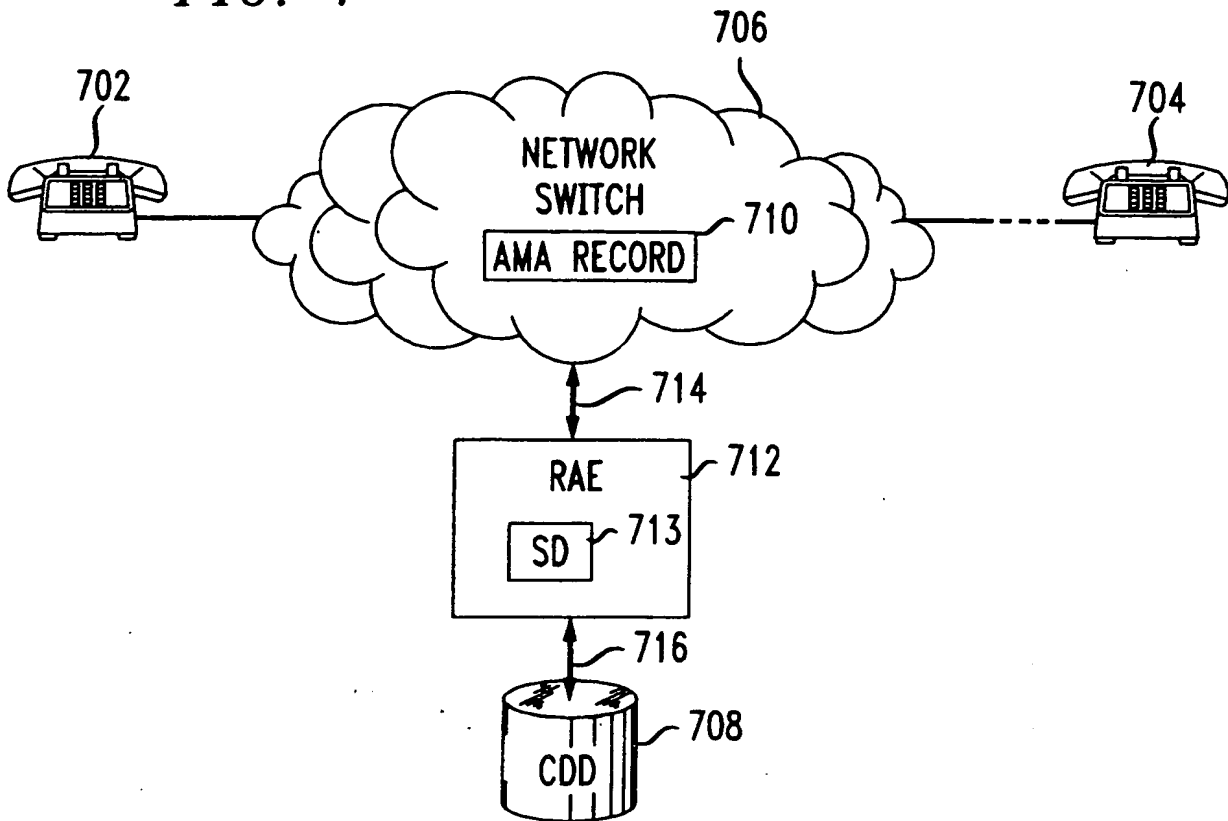
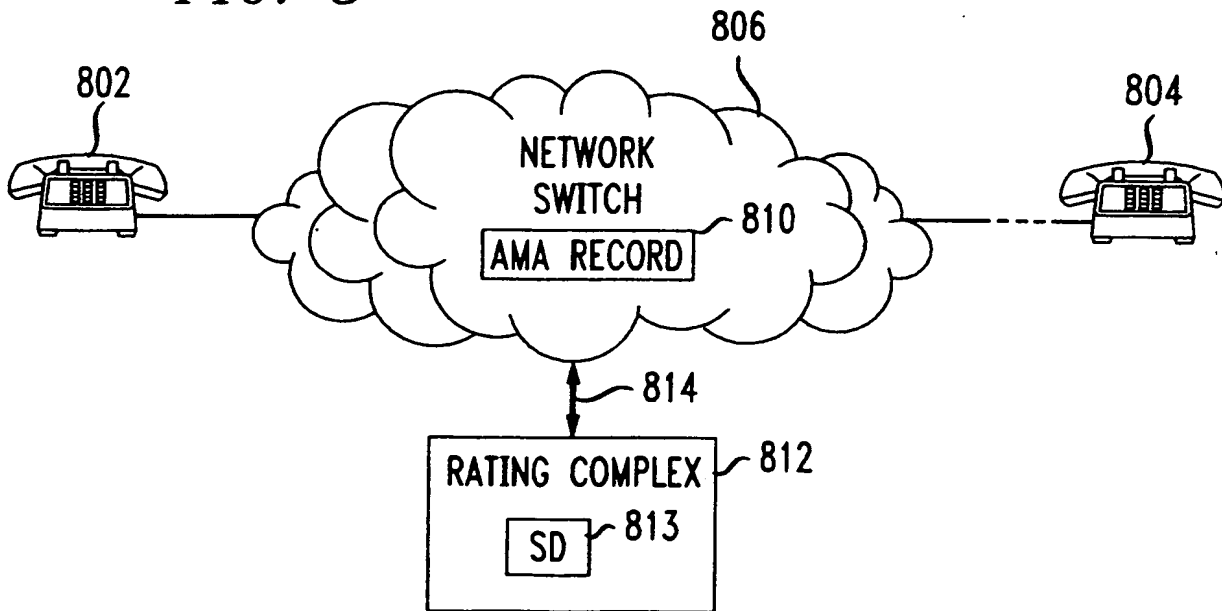


FIG. 8



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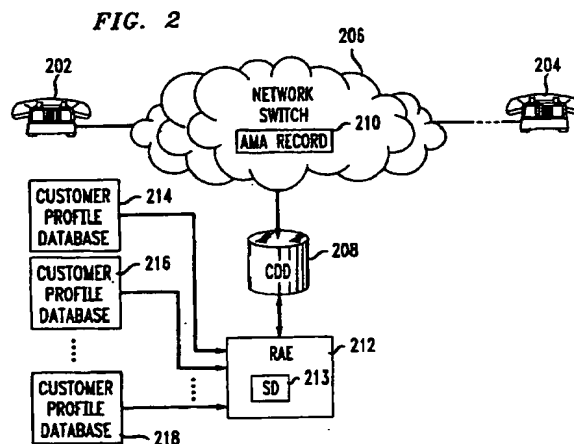
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(54) System and method for pricing telecommunication transactions

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EUROPEAN SEARCH REPORT

Application Number
EP 97 10 8137

DOCUMENTS CONSIDERED TO BE RELEVANT			
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			H04M
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 25 August 1999	Examiner Neves Appelt, D
<p>CATEGORY OF CITED DOCUMENTS</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document</p>			

EPO FORM 1503 03.92 (P4/C01)

**ANNEX TO THE EUROPEAN SEARCH REPORT
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EP 97 10 8137

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